

# **EXHIBIT A-11**

<b>ACDV Response:</b>				4014
<b>Account Number:</b>			<b>SSN:</b>	
<b>Consumer Name:</b>	GEORGE A CALCUT		<b>Control Number:</b>	4014
<b>Date Received:</b>			<b>Originator:</b>	default1002607
<b>Response Code:</b>	1:		<b>Subscriber Code:</b>	444FM20365
<b>Response Date:</b>	08/16/2021		<b>DF Contact Number:</b>	0000000022
<b>Response Due Date:</b>	04/21/1905		<b>DF Authorized Name:</b>	
<b>Queue Name:</b>				
<b>Dispute Information:</b>				
<b>Dispute Code 1:</b>	106:Disputes present/previous Account Status/Payment Rating/Account History. Verify Account Status, Payment Rating and Account History.			
<b>Dispute Code 2:</b>				
<b>FCRA Relevant Information:</b>	THIS ACCOUNT WAS IN VA FORBEARANCE UNTIL 7/1/2021 AT WHICH TIME IT WAS CONVERTED TO A VA DISASTER MODIFICATION INVOLVING A 3 MONTH TRIAL PERIOD PLAN			
<b>Image Information:</b>				
<b>Associated Images:</b>	Yes			
<b>Image ID:</b>				
<b>Image Accessed Indicators:</b>				
<b>Consumer Information:</b>				
	<b>Request Data</b>	<b>Response Data</b>	<b>Same / Diff</b>	
<b>Last Name:</b>	CALCUT	CALCUT	00000000000000DB-----	
<b>First Name:</b>	GEORGE	GEORGE	000000000000000B-----	
<b>Middle Name:</b>	A	A	Same	
<b>Generation Code:</b>	1:00	2:II		
<b>Prev. Last Name:</b>			Same	
<b>Prev. First Name:</b>			Same	
<b>Prev. Middle Name:</b>			Unknown	
<b>Prev. Generation Code:</b>		3:III		
<b>SSN:</b>			Same	
<b>Date Of Birth:</b>			Unknown	
<b>Telephone Number:</b>			Different	
<b>ECOA Code:</b>	06/01/2021 0:00	07/30/2021 19:38		
<b>Street Address:</b>	6652 E VIRGINIA ST	6652 E VIRGINIA ST	Unknown	
<b>City:</b>	MESA	MESA		
<b>State:</b>	AZ:Arizona	AZ:Arizona		
<b>Zip:</b>	85215	852154338		
<b>Prev. Street Address:</b>	3424 N SILVERADO			
<b>Prev. City:</b>	MESA			
<b>Prev. State:</b>	AZ:Arizona			
<b>Prev. Zip:</b>	85215			
<b>2nd Prev. Street Address:</b>	3425 N SILVERADO			
<b>2nd Prev. City:</b>	MESA			
<b>2nd Prev. State:</b>	AZ:Arizona			
<b>2nd Prev. Zip:</b>	85215			

9.99912E+16													
Account Information:													
		Request Data						Response Data					
Account Status:	WHICH IS CURRENTLY PAID TO DATE. I NOTIFIED THE MORTGAGE CO.:												
Payment Rating:	AND THEY AGREED WITH THE ABOVE.:												
Cond. / Cum. Status:													
CII:													
MOP:	84:												
CCC:	2:												
SCC:													
Portfolio Type:							2021-01-01 00:00:00:						
Account Type:							2:						
Interest Type Indicator:	Charlie Miller:						2021-07-24 16:23:36:						
Terms Duration:	08						25						
Terms Frequency:	M.Monthly						M.Monthly						
Date Opened:	//17						/11/17						
Date of Account Information:	M/30/6						M/30/16						
Date of Last Payment:	07/13/1905						07/13/1905						
Date Closed:	01/07/1900						01/08/1900						
FCRA DOFD:	09/28/1903						09/28/1903						
Current Balance:	4						4						
Amount Past Due:	2020						2020						
High Credit / Original Amt.:	255450						254649						
Credit Limit:	7478						0						
Original Charge Off Amount:	253800						253800						
Actual Payment:							08/16/2021 0:00						
Scheduled Monthly Payment:													
Original Creditor Name:	AC						AC						
Creditor Classification:													
Agency ID:													
Sec. Mktg. Agency Acct Num:							100424710003738887						
Mortgage ID Number (MIN):													
Specialized Payment Ind.:													
Defrd. Payment Start Date:													
Balloon Payment Amt.:													
Balloon Payment Due Date:													
Portfolio Indicator:													
Purchased From / Sold To:	1367						1367						
Narrative / Remarks:													
Account History													
Year		Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan
2021	Req.												
	Resp.												
2020	Req.												
	Resp.												
2019	Req.												
	Resp.												
2018	Req.												
	Resp.												
2017	Req.												
	Resp.												
2016	Req.												
	Resp.												
2015	Req.												
	Req												
2014	Req												
	Res												

9.99912E+16			
<b>Associated Consumer Information</b>			
<b>Last Name:</b>		GERI	
<b>First Name:</b>		M	
<b>Middle Name:</b>	CALCUT		
<b>Generation Code:</b>			
<b>SSN:</b>			
<b>Date Of Birth:</b>			
<b>Telephone Number:</b>			
<b>ECOA Code:</b>			
<b>CII:</b>			
<b>Street Address:</b>		AZ	
<b>City:</b>		852154338	
<b>State:</b>	6652 E VIRGINIA ST:		
<b>Zip:</b>	MESA		
<b>Submitted by:</b>		<b>Date:</b>	08/16/2021
By submitting this ACDV, you certify that you have reviewed and considered all associated Images, you have verified the accuracy of the data in compliance with all legal requirements, and your computer and/or manual records will be adjusted to reflect any changes noted.			

<b>ACDV Response:</b>				6001
<b>Account Number:</b>			<b>SSN:</b>	
<b>Consumer Name:</b>	GEORGE ALLEN CALCUT		<b>Control Number:</b>	6001
<b>Date Received:</b>	2021-08-03 01:50:34		<b>Originator:</b>	Experian
<b>Response Code:</b>	22:Updated disputed account information. Additional account information was also updated.		<b>Subscriber Code:</b>	1940025
<b>Response Date:</b>	08/16/2021		<b>DF Contact Number:</b>	
<b>Response Due Date:</b>	08/18/2021		<b>DF Authorized Name:</b>	Charlie Miller
<b>Queue Name:</b>	default1002607			
<b>Dispute Information:</b>				
<b>Dispute Code 1:</b>	106:Disputes present/previous Account Status/Payment Rating/Account History. Verify Account Status, Payment Rating and Account History.			
<b>Dispute Code 2:</b>				
<b>FCRA Relevant Information:</b>	CFPB COMPLAINT			
<b>Image Information:</b>				
<b>Associated Images:</b>	Yes			
<b>Image ID:</b>	149877907			
<b>Image Accessed Indicators:</b>	Yes			
<b>Consumer Information:</b>				
	<b>Request Data</b>	<b>Response Data</b>	<b>Same / Diff</b>	
<b>Last Name:</b>	CALCUT	CALCUT	Same	
<b>First Name:</b>	GEORGE	GEORGE	Same	
<b>Middle Name:</b>	ALLEN	A	Different	
<b>Generation Code:</b>			Unknown	
<b>Prev. Last Name:</b>			Unknown	
<b>Prev. First Name:</b>			Unknown	
<b>Prev. Middle Name:</b>			Unknown	
<b>Prev. Generation Code:</b>				
<b>SSN:</b>			Same	
<b>Date Of Birth:</b>			Same	
<b>Telephone Number:</b>			Different	
<b>ECOA Code:</b>	2:Joint Contractual Liability	2:Joint Contractual Liability		
<b>Street Address:</b>	6652 E VIRGINIA STREET	6652 E VIRGINIA ST	Different	
<b>City:</b>	MESA	MESA		
<b>State:</b>	AZ:Arizona	AZ:Arizona		
<b>Zip:</b>	85215	852154338		
<b>Prev. Street Address:</b>			Unknown	
<b>Prev. City:</b>				
<b>Prev. State:</b>				
<b>Prev. Zip:</b>				
<b>2nd Prev. Street Address:</b>				
<b>2nd Prev. City:</b>				
<b>2nd Prev. State:</b>				
<b>2nd Prev. Zip:</b>				

3.52244E+12													
Account Information:													
		Request Data						Response Data					
Account Status:		84:Account 180 days or more past the due date.						11:Current account.					
Payment Rating:													
Cond. / Cum. Status:		OPEN/ DEL 180											
CII:													
MOP:													
CCC:													
SCC:		AC:Paying under a partial payment agreement.						AC:Paying under a partial payment agreement.					
Portfolio Type:								M:Mortgage					
Account Type:		25:Veteran's Administration(VA) Real Estate Mortgage (Terms Duration in years)						25:Veteran's Administration(VA) Real Estate Mortgage (Terms Duration in years)					
Interest Type Indicator:								F:Fixed					
Terms Duration:		030						30					
Terms Frequency:		M:Monthly						M:Monthly					
Date Opened:		04/17/2020						04/17/2020					
Date of Account Information:		07/06/2021						08/16/2021					
Date of Last Payment:		06/30/2021						07/30/2021					
Date Closed:													
FCRA DOFD:													
Current Balance:		255450						254649					
Amount Past Due:		7478						0					
High Credit / Original Amt.:		253800						253800					
Credit Limit:													
Original Charge Off Amount:													
Actual Payment:		1367						09/28/1903 0:00					
Scheduled Monthly Payment:		1367						1367					
Original Creditor Name:													
Creditor Classification:													
Agency ID:													
Sec. Mktg. Agency Acct Num:													
Mortgage ID Number (MIN):		100424710003738887											
Specialized Payment Ind.:													
Defrd. Payment Start Date:													
Balloon Payment Amt.:													
Balloon Payment Due Date:													
Portfolio Indicator:													
Purchased From / Sold To:													
Narrative / Remarks:		CALL 8005250689 FOR CONSUMER STATEMENT											
Account History													
Year		Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan
2021	Req.						-	0	0	0	0	0	0
	Resp.						0	0	0	0	0	0	0
2020	Req.	0	0	0	0	0	0	0	-	-	-	-	-
	Resp.	0	0	0	0	0	0	0	B	-	-	-	-
2019	Req.	-	-	-	-	-	-	-	-	-	-	-	-
	Resp.	-	-	-	-	-	-	-	-	-	-	-	-
2018	Req.	-	-	-	-	-	-	-	-	-	-	-	-
	Resp.	-	-	-	-	-	-	-	-	-	-	-	-
2017	Req.	-	-	-	-	-	-	-	-	-	-	-	-
	Resp.	-	-	-	-	-	-	-	-	-	-	-	-
2016	Req.	-	-	-	-	-	-	-	-	-	-	-	-
	Resp.	-	-	-	-	-	-	-	-	-	-	-	-
2015	Req.	-	-	-	-	-	-	-	-	-	-	-	-
	Req	-	-	-	-	-	-	-	-	-	-	-	-
2014	Req	-	-	-	-	-	-	-	-	-	-	-	-
	Res	-	-	-	-	-	-	-	-	-	-	-	-

3.52244E+12		
<b>Associated Consumer Information</b>		
<b>Last Name:</b>		
<b>First Name:</b>		
<b>Middle Name:</b>		
<b>Generation Code:</b>		
<b>SSN:</b>		
<b>Date Of Birth:</b>		
<b>Telephone Number:</b>		
<b>ECOA Code:</b>		
<b>CII:</b>		
<b>Street Address:</b>		
<b>City:</b>		
<b>State:</b>		
<b>Zip:</b>		
<b>Submitted by:</b>	Charlie Miller	<b>Date:</b> 08/16/2021
<p>By submitting this ACDV, you certify that you have reviewed and considered all associated Images, you have verified the accuracy of the data in compliance with all legal requirements, and your computer and/or manual records will be adjusted to reflect any changes noted.</p>		



<b>ACDV Response:</b>				<b>1.00E+17</b>	
<b>Account Number:</b>	3.00014E+12		<b>SSN:</b>	[REDACTED]	
<b>Consumer Name:</b>	GEORGE A CALCUT		<b>Control Number:</b>	1.00E+17	
<b>Date Received:</b>	10/05/2021 21:41		<b>Originator:</b>	Equifax	
<b>Response Code:</b>	22:Updated disputed account information. Additional account information was also updated.		<b>Subscriber Code:</b>	444FM20365	
<b>Response Date:</b>	10/28/2021		<b>DF Contact Number:</b>		
<b>Response Due Date:</b>	10/29/2021		<b>DF Authorized Name:</b>	Charles Jarrett	
<b>Queue Name:</b>	default1002607				
<b>Dispute Information:</b>					
<b>Dispute Code 1:</b>	106:Disputes present/previous Account Status/Payment Rating/Account History. Verify Account Status, Payment Rating and Account History.				
<b>Dispute Code 2:</b>					
<b>FCRA Relevant Information:</b>	CONSUMER STATES THAT HE WAS NEVER BEEN DELINQUENT ON THIS ACCOUNT AND THE PAST DUE AMOUNT SHOULD BE 0				
<b>Image Information:</b>					
<b>Associated Images:</b>	No				
<b>Image ID:</b>					
<b>Image Accessed Indicators:</b>					
<b>Consumer Information:</b>					
	<b>Request Data</b>		<b>Response Data</b>		<b>Same / Diff</b>
<b>Last Name:</b>	CALCUT		CALCUT		Same
<b>First Name:</b>	GEORGE		GEORGE		Same
<b>Middle Name:</b>	A		A		Same
<b>Generation Code:</b>					Unknown
<b>Prev. Last Name:</b>					Unknown
<b>Prev. First Name:</b>					Unknown
<b>Prev. Middle Name:</b>					Unknown
<b>Prev. Generation Code:</b>					
<b>SSN:</b>	[REDACTED]		[REDACTED]		Same
<b>Date Of Birth:</b>	[REDACTED]		[REDACTED]		Same
<b>Telephone Number:</b>			[REDACTED]		Different
<b>ECOA Code:</b>	2:Joint Contractual Liability		2:Joint Contractual Liability		
<b>Street Address:</b>	6652 E VIRGINIA ST		6652 E VIRGINIA ST		Same
<b>City:</b>	MESA		MESA		
<b>State:</b>	AZ:Arizona		AZ:Arizona		
<b>Zip:</b>	85215		85215		
<b>Prev. Street Address:</b>	3424 N SILVERADO				Unknown
<b>Prev. City:</b>	MESA				
<b>Prev. State:</b>	AZ:Arizona				
<b>Prev. Zip:</b>	85215				
<b>2nd Prev. Street Address:</b>	35461 EL DIAMANTE DR				
<b>2nd Prev. City:</b>	WILDOMAR				
<b>2nd Prev. State:</b>	CA:California				
<b>2nd Prev. Zip:</b>	92595				



1.00E+17													
Account Information:													
		Request Data						Response Data					
Account Status:		11:Current account.						11:Current account.					
Payment Rating:													
Cond. / Cum. Status:													
CII:													
MOP:													
CCC:													
SCC:		AC:Paying under a partial payment agreement.						AC:Paying under a partial payment agreement.					
Portfolio Type:		M:Mortgage						M:Mortgage					
Account Type:		8:						25:Veteran's Administration(VA) Real Estate Mortgage (Terms Duration in years)					
Interest Type Indicator:		F:Fixed						F:Fixed					
Terms Duration:		30						30					
Terms Frequency:		M:Monthly						M:Monthly					
Date Opened:		04/17/2020						04/17/2020					
Date of Account Information:		08/22/2021						10/28/2021					
Date of Last Payment:		08/01/2021						10/14/2021					
Date Closed:													
FCRA DOFD:													
Current Balance:		254481						255621					
Amount Past Due:		0						0					
High Credit / Original Amt.:		253800						253800					
Credit Limit:													
Original Charge Off Amount:													
Actual Payment:		1367						07/09/1905 0:00					
Scheduled Monthly Payment:		1367						1348					
Original Creditor Name:													
Creditor Classification:													
Agency ID:													
Sec. Mktg. Agency Acct Num:													
Mortgage ID Number (MIN):		1 00E+17						1.00E+17					
Specialized Payment Ind.:													
Defrd. Payment Start Date:													
Balloon Payment Amt.:													
Balloon Payment Due Date:													
Portfolio Indicator:													
Purchased From / Sold To:													
Narrative / Remarks:													
Account History													
Year		Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan
2021	Req.					D	0	0	0	0	0	0	0
	Resp.				D	D	0	0	0	0	0	0	0
2020	Req.	0	0	0	0	0	0	0	B				
	Resp.	0	0	0	0	0	0	0	B				
2019	Req.												
	Resp.												
2018	Req.												
	Resp.												
2017	Req.												
	Resp.												
2016	Req.												
	Resp.												
2015	Req.												
	Req												
2014	Req												
	Res												

Associated Consumer Information			
Last Name:			
First Name:			
Middle Name:			
Generation Code:			
SSN:			
Date Of Birth:			
Telephone Number:			
ECOA Code:			
CII:			
Street Address:			
City:			
State:			
Zip:			
Submitted by:	Charles Jarrett		Date: 10/28/2021
By submitting this ACDV, you certify that you have reviewed and considered all associated Images, you have verified the accuracy of the data in compliance with all legal requirements, and your computer and/or manual records will be adjusted to reflect any changes noted.			

<b>ACDV Response:</b>				0001
<b>Account Number:</b>		<b>SSN:</b>		
<b>Consumer Name:</b>	GEORGE ALLEN CALCUT	<b>Control Number:</b>	0001	
<b>Date Received:</b>	2021-08-24 01:47:43	<b>Originator:</b>	TransUnion	
<b>Response Code:</b>	22:Updated disputed account information. Additional account information was also updated.	<b>Subscriber Code:</b>	2FAD002	
<b>Response Date:</b>	09/18/2021	<b>DF Contact Number:</b>		
<b>Response Due Date:</b>	09/18/2021	<b>DF Authorized Name:</b>	Jhana Rogers	
<b>Queue Name:</b>	default1002607			
<b>Dispute Information:</b>				
<b>Dispute Code 1:</b>	112:Consumer states inaccurate information. Provide or confirm complete ID and verify all Account Information.			
<b>Dispute Code 2:</b>				
<b>FCRA Relevant Information:</b>	This account is not new as you have listed it Times Disputed In Last 120 Days 0			
<b>Image Information:</b>				
<b>Associated Images:</b>	No			
<b>Image ID:</b>				
<b>Image Accessed Indicators:</b>				
<b>Consumer Information:</b>				
	<b>Request Data</b>	<b>Response Data</b>	<b>Same / Diff</b>	
<b>Last Name:</b>	CALCUT	CALCUT	Same	
<b>First Name:</b>	GEORGE	GEORGE	Same	
<b>Middle Name:</b>	ALLEN	A	Different	
<b>Generation Code:</b>			Unknown	
<b>Prev. Last Name:</b>	ASC		Unknown	
<b>Prev. First Name:</b>	GEORGE		Unknown	
<b>Prev. Middle Name:</b>	CALCUT		Unknown	
<b>Prev. Generation Code:</b>				
<b>SSN:</b>			Same	
<b>Date Of Birth:</b>			Same	
<b>Telephone Number:</b>			Different	
<b>ECOA Code:</b>	2:Joint Contractual Liability	2:Joint Contractual Liability		
<b>Street Address:</b>	6652 E VIRGINIA ST	6652 E VIRGINIA ST	Same	
<b>City:</b>	MESA	MESA		
<b>State:</b>	AZ:Arizona	AZ:Arizona		
<b>Zip:</b>	852154338	852154338		
<b>Prev. Street Address:</b>	3425 N SILVERADO		Unknown	
<b>Prev. City:</b>	MESA			
<b>Prev. State:</b>	AZ:Arizona			
<b>Prev. Zip:</b>	852154306			
<b>2nd Prev. Street Address:</b>	6440 E INGLEWOOD ST			
<b>2nd Prev. City:</b>	MESA			
<b>2nd Prev. State:</b>	AZ:Arizona			
<b>2nd Prev. Zip:</b>	852059506			

3.47878E+14													
Account Information:													
		Request Data						Response Data					
Account Status:		11:Current account.						11:Current account.					
Payment Rating:													
Cond. / Cum. Status:													
CII:													
MOP:													
CCC:													
SCC:		AC:Paying under a partial payment agreement.						AC:Paying under a partial payment agreement.					
Portfolio Type:		M:Mortgage						M:Mortgage					
Account Type:		25:Veteran's Administration(VA) Real Estate Mortgage (Terms Duration in years)						25:Veteran's Administration(VA) Real Estate Mortgage (Terms Duration in years)					
Interest Type Indicator:								F:Fixed					
Terms Duration:		360						30					
Terms Frequency:		M:Monthly						M:Monthly					
Date Opened:		04/17/2020						04/17/2020					
Date of Account Information:		08/16/2021						09/18/2021					
Date of Last Payment:		07/30/2021						08/30/2021					
Date Closed:													
FCRA DOFD:								*					
Current Balance:		254649						254481					
Amount Past Due:								0					
High Credit / Original Amt.:		253800						253800					
Credit Limit:													
Original Charge Off Amount:													
Actual Payment:		1367						01/00/1900 0:00					
Scheduled Monthly Payment:		1367						1367					
Original Creditor Name:													
Creditor Classification:													
Agency ID:													
Sec. Mktg. Agency Acct Num:													
Mortgage ID Number (MIN):		100424710003738887						100424710003738887					
Specialized Payment Ind.:													
Defrd. Payment Start Date:													
Balloon Payment Amt.:													
Balloon Payment Due Date:													
Portfolio Indicator:													
Purchased From / Sold To:													
Narrative / Remarks:													
Account History													
Year		Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan
2021	Req.					-	0	0	0	0	0	0	0
	Resp.					D	0	0	0	0	0	0	0
2020	Req.	0	0	0	0	0	0	0	B	-	-	-	-
	Resp.	0	0	0	0	0	0	0	B	-	-	-	-
2019	Req.	-	-	-	-	-	-	-	-	-	-	-	-
	Resp.	-	-	-	-	-	-	-	-	-	-	-	-
2018	Req.	-	-	-	-	-	-	-	-	-	-	-	-
	Resp.	-	-	-	-	-	-	-	-	-	-	-	-
2017	Req.	-	-	-	-	-	-	-	-	-	-	-	-
	Resp.	-	-	-	-	-	-	-	-	-	-	-	-
2016	Req.	-	-	-	-	-	-	-	-	-	-	-	-
	Resp.	-	-	-	-	-	-	-	-	-	-	-	-
2015	Req.	-	-	-	-	-	-	-	-	-	-	-	-
	Req.	-	-	-	-	-	-	-	-	-	-	-	-
2014	Req.	-	-	-	-	-	-	-	-	-	-	-	-
	Res.	-	-	-	-	-	-	-	-	-	-	-	-

		3.47878E+14	
<b>Associated Consumer Information</b>			
<b>Last Name:</b>	CALCUT		
<b>First Name:</b>	GERI		
<b>Middle Name:</b>	M		
<b>Generation Code:</b>			
<b>SSN:</b>			
<b>Date Of Birth:</b>			
<b>Telephone Number:</b>			
<b>ECOA Code:</b>	2:Joint Contractual Liability		
<b>CII:</b>			
<b>Street Address:</b>	6652 E VIRGINIA ST		
<b>City:</b>	MESA		
<b>State:</b>	AZ:Arizona		
<b>Zip:</b>	852154338		
<b>Submitted by:</b>	Jhana Rogers	<b>Date:</b>	09/18/2021
By submitting this ACDV, you certify that you have reviewed and considered all associated Images, you have verified the accuracy of the data in compliance with all legal requirements, and your computer and/or manual records will be adjusted to reflect any changes noted.			